

HMANA Tour/Workshop Refund Policy Travel Insurance and COVID-19 Precautions

Refund Policy

If HMANA is notified of your cancellation **up to 60 days** before departure or workshop date, **a refund of deposit and payment will be granted, less a \$50 handling fee.**

If HMANA is notified of your cancellation **up to 45 days** before departure or workshop date, a **refund of deposit and payment**, **less a \$100 handling fee**, **and less any inseparable costs** such as non-refundable reservation fees paid for transportation, lodging, meals, and leader fees. All efforts will be made to fill the vacated reservation and refund inseparable costs.

If HMANA is notified of your cancellation **less than 45 days** before departure or workshop date, all efforts will be made to fill the vacated reservation and refund inseparable costs. Notwithstanding, **a minimum of 25% of total tour costs will be deducted from any possible refund. Deductions may increase to as much as 100%**, depending on the separable costs at this stage that can be recovered.

Travel Insurance

Tour participants are strongly urged to purchase trip insurance from the travel agent or through their own insurance agent. Participants are also encouraged to obtain coverage for items brought on the tour, including optics, cameras, and other gear.

Tour Cancellation

HMANA reserves the right to cancel a tour at any time if we feel that the health and/ or safety of our participants is at risk. In the case of a cancelled tour due to unforeseen circumstances (acts of God, hurricanes, etc), HMANA will refund tour payments less unrecoverable fees (hotels, etc.).

In case of cancellation by HMANA, participants have the choice for a full refund of all deposits and other payments, the choice to apply these funds to a future tour, or the choice to donate part or all of the tour payment to HMANA.

COVID-19 Precautions

HMANA may elect to postpone tours to destinations that have significant travel restrictions or significantly impede the known free movement of the majority of the tour's guests (i.e. quarantine on arrival, or quarantine on returning to your home country). Any outright cancellations of bookings due to a COVID-19 outbreak will carry

our standard Terms and cancellation fees. In such instances, you are advised to claim a refund from your personal travel insurance.

HMANA follows current CDC guidelines for safe travel procedures both in the US and internationally.

Proof of COVID-19 vaccination ("fully vaccinated") is required of all participants before traveling with HMANA in the US or outside US. Copies of vaccination cards must be sent to HMANA at least two weeks before the tour departure date and proof of vaccination must be kept with you throughout the duration of the tour.

All drivers and guides are required to be vaccinated as well.

COVID-19 Testing

If you are traveling internationally, HMANA will be in touch with you regarding specific Covid-19 testing protocol. You may need to get tested no more than 3 days before you travel by air into the US and show your negative result to the airline before you board your flight or be prepared to show documentation of recovery (proof of a recent negative viral test and a letter from your healthcare provider or a public health official stating that you were cleared to travel). HMANA will be in touch with all tour participants regarding these details.